JC02 Rec'd PCT/PTO 0 5 APR 2002

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Jens Petter HOILI

Serial No. 10/019,939

GROUP

Unassigned

Filed

January 7, 2002

Examiner

Unassigned

METHOD AND SYSTEM FOR PAYMENT TRANSACTION

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents

Washington, D.C. 20231

Sir:

In compliance with Rules 1.97 and 1.98, and in ful-fillment of the duty of disclosure under Rule 1.56, the accompanying documents, copies of which are attached to this statement, are made of record on the enclosed sheet.

A concise explanation of the relevance of these items is that these references were cited in the International Search Report in the corresponding International application Serial No. PCT/NO00/00230, filed July 4, 2000. A copy of the International Search Report in which they were cited is attached hereto.

Respectfully submitted,

YOUNG & THOMPSON

₩ Robert J. Patch

Attorney for Applicant Registration No. 17,355 745 South 23rd Street

Arlington, VA 22202

Telephone: 703/521-2297

April 5, 2002